

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF TEXAS
ABILENE DIVISION

IN RE:
DORIS FAY JAMES
DEBTOR(S)

§ CASE NUMBER: 108-10203-RLJ-13
§
§
§
§ CHAPTER 13

OBJECTION TO CONFIRMATION


Comes Now, U.S. BANK N. A., IN ITS CAPACITY AS TRUSTEE FOR MASTR
ASSET BACKED SECURITIES TRUST, 2002-NC1 MORTGAGE PASS-THROUGH
CERTIFICATES, SERIES 2002-NC1 AS SERVICED BY OCWEN LOAN SERVICING, LLC,
ITS SUCCESSORS IN INTEREST AND/OR ASSIGNEES, Creditor, by and through it
attorneys, and objects to the confirmation of DORIS FAY JAMES's Chapter 13 Plan now before
this Court and in support thereof would show:

1. U.S. BANK N. A., IN ITS CAPACITY AS TRUSTEE FOR MASTR ASSET BACKED
SECURITIES TRUST, 2002-NC1 MORTGAGE PASS-THROUGH CERTIFICATES, SERIES
2002-NC1 AS SERVICED BY OCWEN LOAN SERVICING, LLC, ITS SUCCESSORS IN
INTEREST AND/OR ASSIGNEES is a secured creditor, with a purchase money security interest
in Debtor(s) real property located at 1889 PASADENA DRIVE, ABILENE, TX 79601. U.S.
BANK N. A., IN ITS CAPACITY AS TRUSTEE FOR MASTR ASSET BACKED SECURITIES
TRUST, 2002-NC1 MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2002-NC1 AS
SERVICED BY OCWEN LOAN SERVICING, LLC, ITS SUCCESSORS IN INTEREST
AND/OR ASSIGNEES has filed its proof of claim with proper documentation for \$9,153.68 in
pre-petition arrears on the debt owed to it.

- 2 The Plan as proposed does not adequately protect Creditor's interest in this collateral.
 - a The Debtor(s) plan proposes to pay \$3,488.00 for pre-petition arrears. This amount is not sufficient to pay for the full amount of the secured claim filed by creditor.

WHEREFORE PREMISES CONSIDERED, U.S. BANK N. A., IN ITS CAPACITY AS TRUSTEE FOR MASTR ASSET BACKED SECURITIES TRUST, 2002-NC1 MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2002-NC1 AS SERVICED BY OCWEN LOAN SERVICING, LLC, ITS SUCCESSORS IN INTEREST AND/OR ASSIGNEES, prays that this objection be set for hearing August 13, 2008 at 11:00a.m., that confirmation of Debtor(s) Plan be denied, and for such other and further relief as this Court deems just.

Respectfully submitted,


MELISSA A. DENNIS, SBOT-50511754
BROWN & SHAPIRO, L.L.P., ATTORNEY
FOR MOVANT
4620 FAIRMONT PARKWAY, SUITE 108
PASADENA, TEXAS 77504
PHONE: (281) 998-8450
FAX: (281) 998-0421
EMAIL: txbkcontact@logs.com

CERTIFICATE OF CONFERENCE

I hereby certify that I conferred/attempted to confer in good faith with Debtor's attorney prior to the filing of the Objection to Confirmation of Chapter 13 Plan on the dates and at the times set forth below, and was unsuccessful in reaching a settlement.

DATE OF CONFERENCE

July 4, 2008

TIME OF CONFERENCE

4:20 P.M.



MELISSA A. DENNIS, SBOT-50511754

BROWN & SHAPIRO, L.L.P., ATTORNEY FOR CREDITOR

4620 FAIRMONT PARKWAY, SUITE 108

PASADENA, TEXAS 77504

PHONE: (281) 998-8450

FAX: (281) 998-0421

EMAIL: txbkcontact@logs.com

CERTIFICATE OF SERVICE

I certify that a true and correct copy of the foregoing has been forwarded to the following on this the 15th day of July, 2008 by electronic notice or Regular First Class Mail to the following:

DEBTOR(S):

DORIS FAY JAMES
1889 PASADENA DR.
ABILENE, TX 79601

DEBTOR'S ATTORNEY:

LARRY REED LEWIS
402 CYPRESS
SUITE 310
ABILENE, TX 79601

CHAPTER 13 TRUSTEE

WALTER OCHESKEY
6308 IOLA AVENUE
ABILENE, TX 79424

U.S. TRUSTEE

WILLIAM T. NEARY
1100 COMMERCE ST RM 976
DALLAS, TX 752421011



MELISSA A. DENNIS, SBOT-50511754
BROWN & SHAPIRO, L.L.P., ATTORNEY
FOR MOVANT
4620 FAIRMONT PARKWAY, SUITE 108
PASADENA, TEXAS 77504
PHONE: (281) 998-8450
FAX: (281) 998-0421
EMAIL: txbkcontact@logs.com